Exhibit 10



U.S. Department of Housing and Urban Development

Office of Inspector General

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February 7, 2007

MEMORANDUM TO: Robert Duncan, Associate Deputy Assistant Secretary for

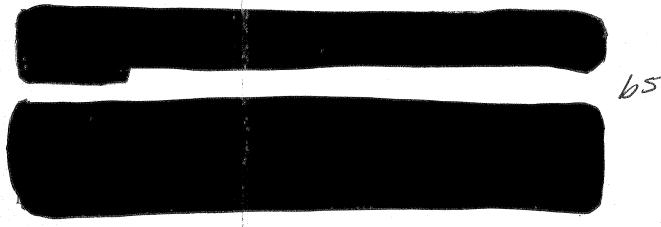
Economic Development, DGBD

FROM: Larry Amaker, Special Agent in Charge, Disaster Relief Oversight Division,

GIH1

SUBJECT: Louisiana Business Recovery Loan Program

As part of the Louisiana Recovery Authority economic revitalization plan, on Tuesday, January 23, 2007 Governor Kathleen Babineaux Blanco announced a new \$138 million Business Recovery Grant and Loan Programs. This program is to be funded by CDBG disaster funding available to the state. In reviewing the program, several concerns regarding due diligence presented themselves to us.



We hope that you can use your office to correct the application process, before large scale fraud is committed against the program. I, of course, am available to discuss the particulars of our concerns.